

## THE INFLUENCE OF ZAKAT, INFAQ, AND SADAQAH (ZIS) ON THE HUMAN DEVELOPMENT INDEX IN WEST SUMATRA

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**ABSTRACT** - The purpose of this research is to examine the influence of Zakat, Infaq, and Sadaqah (ZIS) on the West Sumatra Human Development Index (HDI) by looking at the influence of (ZIS) on life expectancy, years of schooling, and population expenditure. This research used a quantitative analysis method with panel data regression, using secondary data sourced from the annual report of the West Sumatra National Amil Zakat Agency (BAZNAS) for 2015-2022. The findings of this research indicate that ZIS has a positive and significant effect on the life expectancy of Mustahik in West Sumatra, which is distributed through health assistance programs. In addition, ZIS has a positive and significant effect on the years of schooling of Mustahik in West Sumatra, which is distributed through the Mustahik education scholarship program. ZIS has a positive and significant effect on Mustahik expenditure in West Sumatra, which is channelled through working capital assistance.

**Keywords:** Zakat, Infaq, Sadaqah, Life Expectancy, Years of Schooling, Mustahik Expenditures.

**ABSTRAK** – Penelitian ini bertujuan menganalisis pengaruh Zakat, Infak, Sedekah (ZIS) terhadap Indeks Pembangunan Manusia (IPM) Sumatera Barat dengan menguji pengaruh (ZIS) terhadap usia harapan hidup, pengaruh (ZIS) terhadap tahun lama sekolah, pengaruh (ZIS) terhadap pengeluaran penduduk. Penelitian ini menggunakan metode analisis kuantitatif dengan regresi data panel, menggunakan data sekunder yang bersumber dari laporan tahunan Badan Amil Zakat Nasional (BAZNAS) Sumatera Barat tahun 2015-2022. Hasil temuan penelitian ini membuktikan bahwa ZIS berpengaruh positif dan signifikan terhadap usia harapan hidup mustahik di Sumatera Barat yang disalurkan melalui program bantuan kesehatan. Di Samping itu, ZIS berpengaruh positif dan signifikan terhadap tahun lama sekolah mustahik di Sumatera Barat yang disalurkan melalui program beasiswa pendidikan mustahik. Kemudian, ZIS berpengaruh positif dan signifikan terhadap pengeluaran mustahik di Sumatera Barat yang disalurkan melalui bantuan modal kerja.

**Kata Kunci:** Zakat, Infaq, Sadaqah, Usia Harapan Hidup, Tahun Lama Sekolah, Pengeluaran Mustahik.



## INTRODUCTION

During the 2020-2023, Indonesia's Human Development Index (HDI) continues to experience favourable growth. HDI growth in 2023 will reach 0.84 per cent (BPS, 2024). This growth far exceeds the HDI growth in 2021, which grew by 0.48 per cent. HDI growth in 2023 is driven by the recovery of growth in the decent standard of living dimension represented by the real per capita expenditure variable. The average real per capita expenditure growth during 2020-2023 reached 2.61 per cent. However, when compared with other countries in the Southeast Asia region, Indonesia's HDI achievement is still below that of Malaysia, Thailand and Vietnam (Elistia & Syahzuni, 2018; Gusti Ngurah Darmawan, 2020; M. Elfan Kaukab, 2021). Meanwhile, the HDI figures for West Sumatra Province are above the national average. The West Sumatra Province Central Statistics Agency reported the HDI achievement for West Sumatra Province in 2022 is 73.26 (Badan Pusat Statistik Indonesia, 2023). The HDI can be divided into three measures based on its accomplishments: life expectancy of 69.90/year, expected length of schooling of 14.10/year, and a 3.15 per cent rise in annual real expenditure. The real per capita expenditure index and the UHH index, which measures life expectancy at birth, both still fall short of the national average (Badan Pusat Statistik, 2021; Badan Pusat Statistik Indonesia, 2023).

The primary goal of human development is the community's capacity to access health, education, and income, which is further highlighted in the Human Development Index (HDI) (Nations 2020; Lind 2019). They introduce the fundamental ideas related to human development, which explains the concept of human development, where humans are not only the input of development but also the primary goal of development itself (Jack O. Balswick, Pamela Ebstyne King, 2016). Therefore, economic development can be measured not only by output levels and the pace of economic growth, but also by public health and education, which should be prioritized in order to promote human development.

Previous researchers have begun researching human resource development in connection with Zakat, *Infaq*, and *Sadaqah*. Kamarni et al. (2024) examined the role of Zakat, *Infaq*, *Sadaqah* (ZIS), HDI, and government spending on poverty alleviation. (Nawawi et al., 2022) examined the influence of the Human Development Index, ease of doing business, corruption, and ZIS distribution on Indonesia's economic growth. Ebaidalla and Iddress (2022) examined the role of the Zakat office (Diwan Az-Zakah) in providing health



services for poor *Mustahik* in Sudan. Wardani and Arif (2021) examined the influence of Islamic bank financing, zakat, and education costs on Indonesia's economic growth and human development. This research seeks to complement existing research. Most prior studies that investigated the influence of ZIS on human development used an independent HDI variable rather than focusing on each HDI indicator. As a result, it is required to conduct research that differs from past research, specifically a distinct examination of each HDI indicator.

This research aims to analyze the influence of ZIS distribution by BAZNAS West Sumatra on the human development index by examining the influence of ZIS on life expectancy, the influence of ZIS on average years of schooling, and the influence of ZIS on household expenditure. Furthermore, from the research objectives, a hypothesis was formulated, namely (H1) it is suspected that ZIS has a positive and significant effect on the health of *Mustahik*, (H2) it is suspected that ZIS has a positive and significant effect on education, It is suspected that ZIS has a positive and significant effect on the real expenditure of *Mustahik* households in West Sumatra (H3).

## LITERATURE REVIEW

### **Zakat, Infaq and Sadaqah (ZIS)**

Part of some assets, known as zakat, is required to be spent by individuals in compliance with Islamic law after meeting specific requirements (Harahap & Soemitra, 2022). Zakat is meant to be distributed to the eight groups that are eligible to receive it. Based on Islamic teachings, zakat has certain regulations. (Bin-Nashwan et al., 2020). Indonesia, with a majority Muslim population, has a very high potential for collecting zakat (Maulidia & Mukhlis, 2022). According to Hamadou and Jallow (2024), zakat has an important role in building *Mustahik* social welfare to reduce poverty, reduce inequality, and balance the distribution of wealth. Zakat-based empowerment of *Mustahik* can be implemented as an economic development program aimed at increasing the purchasing power of *Mustahik* (Herianingrum et al., 2024). Zakat has great potential to improve the welfare of *Mustahik* and reduce poverty levels (Herianingrum, 2020). In addition, using zakat in the form of business capital has proven effective in increasing the income of zakat recipients (Yulfitasari & Bawono, 2021). Therefore, the zakat instrument can be positioned as one of the pillars of socio-economic development in Islam.



On the other hand, *infaq* is defined as assets issued by individuals or business entities outside of zakat obligations for the public interest. Meanwhile, *Sadaqah* refers to donations of assets or non-properties given by individuals or business entities outside of zakat. In this sense, *Sadaqah* has a broader scope than *infaq*. *Sadaqah* is not only limited to giving wealth but also includes all forms of charity, both in material and immaterial form, such as smiling at fellow Muslims, and so on (Pranata et al., 2022). The huge potential of zakat, when combined with *infaq* and *Sadaqah* can become a pillar of economic and social support for the people (Al-Salih, 2020). This shows the importance of *infaq* and *Sadaqah* in Islam. Abdullah, N., Derus, A. M., & Al-Malkawi, H. A. N. (2015). The effectiveness of zakat in alleviating poverty and inequalities: a measurement using a newly developed technique. *Humanomics*, 31(3), 314–329. <https://doi.org/10.1108/H-02-2014-0016/FULL/XML>

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- m, as well as wealth and other good deeds (Saputro & Sidiq, 2020). As a result, *Sadaqah*, *infaq*, and zakat are significant in Islam. Muslims are



supposed to be able to significantly improve the welfare of *Mustahik* as a whole and assist others by putting these three ideas into practice.

### **Human Development Index (HDI)**

The Human Development Index (HDI) is a measure that combines aspects of health, education and income in one indicator. HDI was first introduced by the United Nations Development Program (UNDP) in its first Human Development Report in 1990. One of the innovative characteristics of HDI is that it provides a single statistic that reflects human development and can describe a country's social and economic conditions. (Bogin, 2020; Swanson, 2022) Using HDI, a country's progress can be assessed based on the minimum level necessary for society to survive over time (Akmal et al., 2021). BPS stated that the HDI indicators are divided into Life Expectancy, Average Years of Schooling and Per Capita Expenditure (Amir et al., 2022). As a result, enhancing community welfare through improved educational and health outcomes can help to increase HDI.

### **Life Expectancy (AHH)**

Life expectancy is a measure used to assess public health (Yumashev et al., 2020). Life expectancy at birth and longevity are indicators used to describe population health. These measures reflect climate, culture and public investment in prevention efforts. Changes in these factors usually occur gradually and have long-term impacts (Varlitya, 2017). For example, an unhealthy climate or lack of efforts to prevent disease can cause a decrease in life expectancy. Similarly cultural elements, including way of life and eating patterns, might impact general health. Furthermore when assessing human welfare, the death rate for children under the age of five is also a compassionate measure. The high fatality rate in this age group may point to significant issues with children's diet, hygiene, and health care. High death rates among children under five need nations to enhance their healthcare infrastructure and provide access to wholesome food and potable water (Raghupathi & Raghupathi, 2020).

Life expectancy and mortality rates under five can provide helpful comparisons between countries in terms of health and well-being (Raghupathi & Raghupathi, 2020). Countries with high life expectancy and low under-five mortality rates generally demonstrate effective investment in health systems and public policies focused on prevention and health care (Hou et al., 2014).



In this case, efforts to increase life expectancy and reduce the death rate to under five years are essential goals for countries in improving their population welfare and standard of living (Yumashev et al., 2020).

### **Average Years of Schooling (RLS)**

Average Years of Schooling is an indicator used to measure the duration of education a child achieves at a certain age in the future. This concept is based on the assumption that a child's chances of attending school will remain comparable to the chances of the current population of the same age. By calculating the Average Years of Schooling, information is obtained about the development of the education system at various levels (Yumashev et al., 2020). Using the expected length of schooling variable, the state of education system development and development measurement in a country or region can be analyzed (Runtunuwu, 2020). This indicator provides an overview of the length of education each child in society is expected to achieve. By evaluating the average length of schooling, one can gain an understanding of the accessibility and quality of education and its potential impact on the social and economic development of a society (Yumashev et al., 2020).

Data obtained through calculating the average length of schooling can be used to formulate more effective education policies. This includes efforts to improve educational infrastructure, improve the quality of teaching, provide financial assistance, and programs that encourage student participation and retention in school (Hickel, 2020). Therefore, Zakat plays a significant role in increasing the average length of school, because it is often used for scholarships for underprivileged children. In Nurzaman (2017)'s research, it was revealed that the mustahiq Human Income Index (HDI) has a positive and significant correlation with education level. The majority of zakat recipients and their family members demonstrate high to very high education index levels, which directly contributes to increasing their HDI scores. Karuni (2020) also stated that ZIS as a social fund could play a positive role in helping *Mustahik* who need to receive education (Riyadi, 2021).

### **Per Capita Expenditure (PNG)**

A person's income index or purchasing power is an important indicator used to measure an individual's ability to meet basic needs and improve quality of life (Rahmawati & Intan, 2020). The method used to measure this indicator is



to assess the value of the quality of an individual's decent standard of living. To achieve this, real per capita expenditure is calculated and adjusted for factors such as inflation, prices of goods and services, and economic changes. Rahmawati and Intan (2020) used a fundamental per capita expenditure approach to measure the income or purchasing power index. By calculating real per capita expenditure, which has been adjusted for essential factors, it can be illustrated to what extent a person can meet the needs of a decent living (Yumashev et al., 2020). This approach provides a more comprehensive picture of an individual's ability to obtain goods and services needed in everyday life. Funds channelled through ZIS can help *Mustahik* increase income through productive economic activities (Riyaldi & Salma, 2022; Safitri et al., 2024). So, increasing income levels will also increase people's per capita expenditure.

## METHODOLOGY

This research uses a quantitative descriptive method and stresses numerical data analysis. It is quantitative research. The secondary data used in this research's analysis was gathered using documentation methods and presented in the form of yearly reports for 2015 through 2022. ZIS nominal data, *infaq* and *Sadaqah* are sourced from the West Sumatra ZIS Amil Agency. Meanwhile, human development index data comes from the Central Statistics Agency. This research consists of a dependent variable and an independent variable. The dependent variable in this research is human development, as seen from the Human Development Index (HDI) figures. Meanwhile, the independent variables are *zakat*, *infaq* and *Sadaqah* funds, which look at the amount of funds distributed for economic, educational and health purposes.

A panel data regression analysis methodology, which combines cross-sections and time series, is used in this research. Panel data is used to gather more data for collection. More variables are used to reduce collinearity, produce more significant degrees of freedom by using more data, and avoid problems arising when performing omitted variable analysis. The model built is a recursive model with three equations. It is said to be recursive because each model has a relationship with each other (Gujarati, 2003). The Human Development variable is the research's endpoint. In accordance with accepted practices in quantitative research, a research model was estimated to ascertain the impact of the independent variable on the dependent variable (three



equations) in the model. Using Suprayitno et al. (2017)'s ZIS model, specifically:

$$AHH_{it} = \alpha_0 + \alpha_1 ZIS_{it} + \varepsilon_{it} \quad (1)$$

$$RLS_{it} = \beta_0 + \beta_1 ZIS_{it} + \mu_{it} \quad (2)$$

$$PENG_{it} = \gamma_0 + \gamma_1 ZISK_{it} + e_{it} \quad (3)$$

AHH, RLS and PNG are Human Development Index (HDI) indicators. AHH is life expectancy at birth, which indicates a long and healthy life; RLS is Mean Years of School, which is the average length of school, which shows the level of education; PNG is an income that indicates a decent standard of living. Zk is the nominal ZIS. If is the nominal *Infaq* and Sq is the nominal *Sadaqah* distributed by the West Sumatra Amil ZIS Agency and the ZIS Amil Institute (LAZ).  $\alpha$ ,  $\beta$ , and  $\gamma$  are the estimated parameters, while  $\varepsilon$ ,  $\mu$ , and  $e$  are the estimation errors.  $i$  indicates that the data used is a cross section and  $t$  indicates that the data used is a time series.

## RESULT AND DISCUSSION

### RESULT

#### General Description of BAZNAS West Sumatra Province

The National *Zakat* Amil Agency (BAZNAS) is an official body formed by the government based on Presidential Decree No. 8 of 2001 which has the task and function of collecting and distributing *Zakat*, *Infaq* and *Sadaqah* (ZIS) at the national level. The enactment of Law Number 23 of 2011 concerning *Zakat* Management further strengthens the role of BAZNAS as an institution with the authority to manage *Zakat* nationally. In this Law, BAZNAS is declared a non-structural government institution independent and responsible to the President through the Minister of Religion.

Before the formation of BAZNAS Sumatra Province in 1973 an Islamic Organization was formed which handled *Zakat*, *Infaq* and *Sadaqah* called the Islamic Social Fund Foundation (YDSI). This institution is tasked with distributing employee donations and donations. Then, in 1991, a collaboration between the Ministry of Internal Affairs and the Minister of Religion was born, Number 29 of 1991 and Number 47 of 1991, regarding the management of ZIS nationally down to the regional level, called the Amil *Zakat Infaq* and *Sadaqah* Agency (BAZIS). BAZIS West Sumatra was established in 1993 by



the Decree of the Governor of West Sumatra, first headed over by Amir Syarifuddin (Salim, 2015a, 2015b, 2023). In 1999, the BAZIS institution was based on Law No. 38 of 1999, the name BAZIS was replaced with Badan Amil Zakat (BAZ). Afterwards, following Law No. 23 of 2011, the name of this zakat amil institution changed again, starting from the national level to the regional level, to the name BAZNAS. Besides having the duties and functions of managing *Zakat*, BAZNAS also carries out the duties and functions of managing *Infaq*, *Sadaqah* and other religious social funds nationally (Yusup et al., 2021). The following table shows the *Zakat* funds that BAZNAS collected and distributed for 2021 and 2022.

**Table 1. Receipt and Distribution of *Zakat*, *Infaq* at BAZNAS West Sumatra Province 2021-2023**

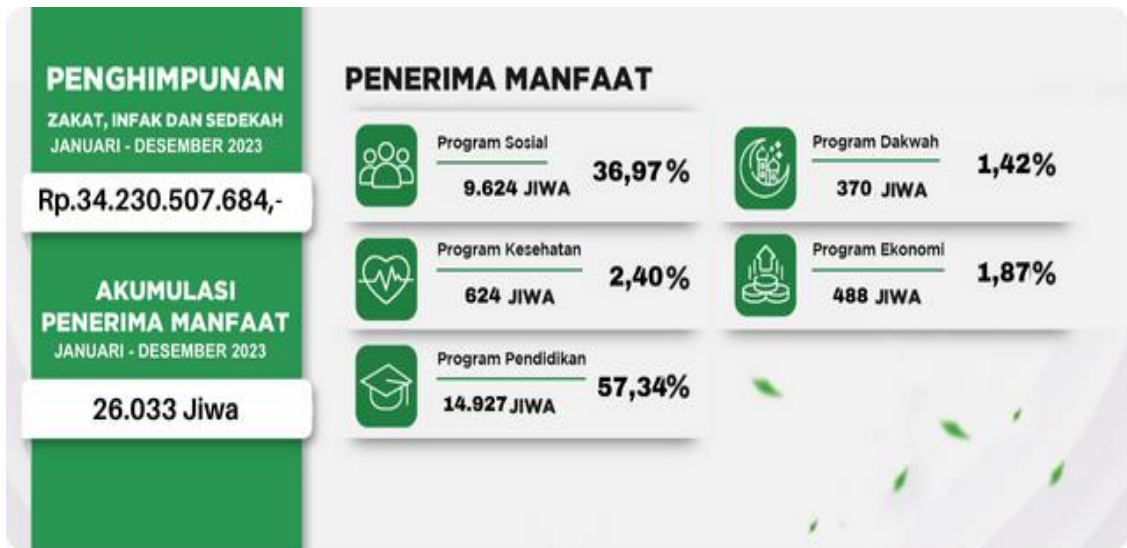
<b>Zakat Funds</b>	<b>2021</b>	<b>2022</b>	<b>2023</b>	<b>Details</b>
<b>Receipt</b>	24.517.928.508	28.118.144.008	34.230.570.684	
<b>Distribution</b>	26.286.389.365	28.867.918.310	9.848.919.959	Report of Semester 1
<b><i>Infaq</i> Funds</b>				
<b>Receipt</b>	97.324.590	228.842.449		
<b>Distribution</b>	116.000.000	183.402.000		
<b><i>Hibah</i> Funds</b>				
<b>Use</b>	0	120.000.000		

Source: West Sumatra BAZNAS 2024

Meanwhile, the 2023 BAZNAS collection of zakat funds can be seen in the picture below:



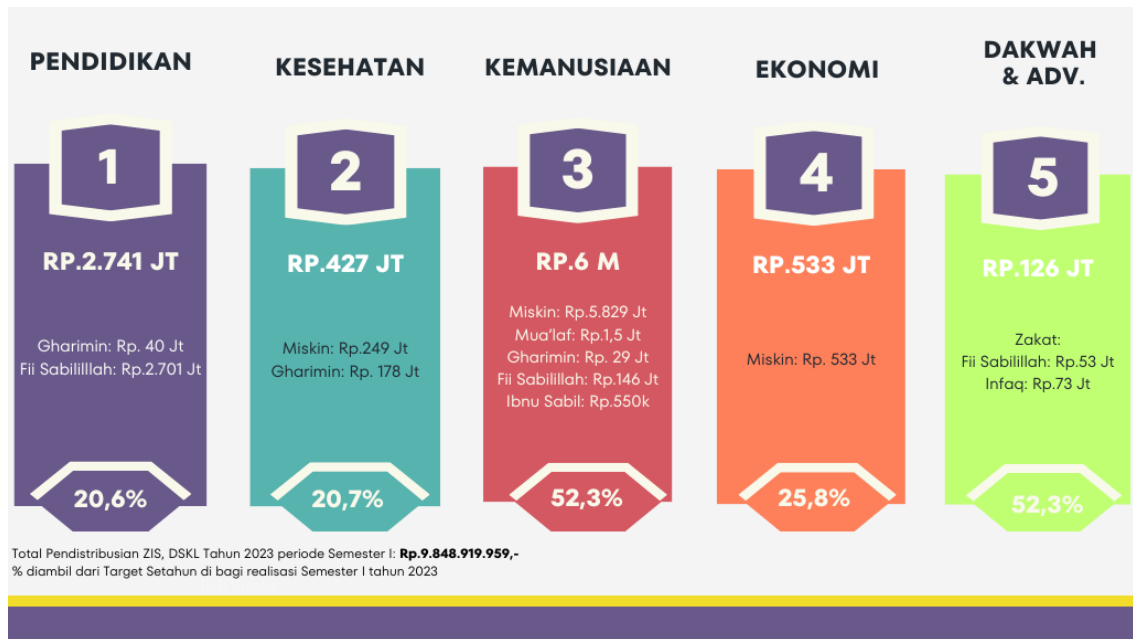




**Figure 1. Collection Of Zakat Funds**  
Source: West Sumatra BAZNAS 2024

The distribution of *Zakat* funds in West Sumatra can be seen in the picture below:





**Figure 1. Collection Of Zakat Funds West Sumatra**

Souce: BAZNAS West Sumatra 2024

**The Influence of Zakat *Infaq* and *Sadaqah* on the Human Development Index in West Sumatra**

In this research, regression analysis was used to see the effect of ZIS distribution on the components of the Human Development Index, which consist of life expectancy (UHH), average years of schooling (MYS) and expenditure.

**Table 1 Regression Results of ZIS Panel Data on UHH**

Variable	B	t-Statistik	Prob
Constanta	54.2438	20.5648	0.0000
LZIS	0.7273	6.3014	0.0000
Adj R <sup>2</sup>	0.2234		
Prob. F	0.0000		

*Source: Eviews output, data processed*

Life expectancy (UHH) is the first indicator of the Human Development Index (HDI) relationship is tested in this research. The first hypothesis states



that *Zakat*, *Infaq* and *Sadaqah* positively influence human life expectancy. From the regression results presented in Table 1, it can be stated that the LZIS variable significantly influences UHH at  $\alpha=5\%$ . This is indicated by the coefficient value of 0.727 with a probability of 0.0000, which is smaller than the error level ( $\alpha$ ) of 5%. Furthermore, the Adjusted R Squared value in Table 1 is 0.2234, which means that *Zakat*, *Infaq* and *Sadaqah* have an influential contribution of 22.34% to UHH, and the remaining 77.66% is influenced by factors outside the variables of *Infaq* and *Sadaqah*. Based on these results, it can be concluded that H1 is accepted, whereas *Zakat*, *Infaq* and *Sadaqah* influence increasing the health level of *Mustahik*.

**Table 2 Regression Results of ZIS Panel Data on Average Years of Schooling**

Variable	B	t-statistik	Prob
Konstanta	3.9785	2.6351	0.0094
LZIS	0.2368	3.5886	0.0005
Adj R <sup>2</sup>	0,0806		
Prob. F	0,0004		

*Source: Eviews output, data processed*

Mean Year School (MYS) or average length of school is the second indicator tested in calculating the Human Development Index (HDI). The second hypothesis states that the distribution of *Zakat*, *Infaq* and *Sadaqah* can increase the average number of years of schooling for each resident of an area. The results of hypothesis testing in Table 2 are consistent with this hypothesis, as evidenced by the coefficient value of 0.2368 at a significance level of 0.0005, which is smaller than ( $\alpha$ ) of 0.05. Furthermore, the Adjusted R Square value in the table shows a figure of 0.0806, meaning that the ZIS variable influences the MYS variable by 8.06%, while the remaining 91.94% is influenced by other variables outside the ZIS variable. Based on this, it can be concluded that hypothesis H2 is accepted. This means that the distribution of *Zakat*, *Infaq* and *Sadaqah* positively impacts the average number of years of schooling. This means that *Zakat* has a positive and significant effect on giving *Mustahik* the opportunity to receive education at school.



**Table 3 Regression Results of ZIS Panel Data on Population Expenditure**

Variable	B	t-Statistik	Prob
Constanta	8.1661	37.7890	0.0000
LZIS	0.0503	5.2453	0.0000
Adj R <sup>2</sup>	0.1614		
Prob. F	0.0000		

*Source: Eviews output, data processed*

Table 3 explains the relationship between *Zakat*, *Infaq* and *Sadaqah* towards population expenditure. Population expenditure figures are used as a representation of population income as stated in the third hypothesis, namely that *Zakat*, *Infaq* and *Sadaqah* have an impact on increasing income. The test results in Table 3 are consistent with H3, as evidenced by the coefficient value of 0.0503 at a significance level of 0.0000, which is smaller than ( $\alpha$ ) of 0.05. Furthermore, the Adjusted R Square value shows the number 0.1614. This means that the variable *Zakat*, *Infaq* and *Sadaqah* (ZIS) contributes 16.14%, and the remaining 83.86% is influenced by variables other than *Zakat*, *Infaq* and *Sadaqah*. Based on this, it can be concluded that the third hypothesis is accepted. This means that the distribution of *Zakat* can help *Mustahik* increase their income. Furthermore, increased income can increase the *Mustahik*'s purchasing power, so expenditure also increases.

## DISCUSSION

Research shows that *Zakat*, *Infaq* and *Sadaqah* (ZIS) have a positive and significant effect on life expectancy, years of schooling and expenditure of the population in West Sumatra. If the higher the ZIS funds collected and distributed by BAZNAZ West Sumatra Province, the higher the ability of *Zakat Mustahik* to access health, education and the economy. These findings prove that ZIS funds have a positive and significant influence on the human development index in West Sumatra Province. This research is in line with research by Balyanda Akmal et al. (2020) which revealed that *Zakat* can significantly influence increasing HDI. Likewise, the research findings of Wardani and Arif (2021) stated that *Zakat* and education spending significantly positively affect economic growth and HDI. However, the findings of this research are different from the research of (Candra et al.,



2023), which found insignificant results between the distribution of ZIS and the Human Development Index (HDI) in Indonesia, which was due to the problem of collecting and distributing ZIS still far from expectations. The findings of this research are also different from the research findings of Syukri and Gunawan (2020), who found that *Zakat* did not have a significant effect on life expectancy and the education index but did have an effect on the buying and selling index.

### **The Influence of *Zakat*, *Infaq* and *Sadaqah* on Life Expectancy**

This research proves that ZIS has a significant influence on life expectancy. This is indicated by the coefficient value of 0.727 with a probability more minor the error level ( $\alpha$ ) of 5%. Furthermore, the Adjusted R Squared value in Table 1 is 0.2234, which means that *Zakat*, *Infaq* and *Sadaqah* have an influential contribution of 22.34% to UHH. ZIS is for assistance in maintaining the health of *Mustahik* for preventive, promotive, curative, rehabilitative and advocative purposes in improving the health level of *Mustahik*. With health capital, *Mustahik* can increase productivity so that *Mustahik's* income will also increase in the future. In their research findings, Mawardi et al. (2023) also confirmed that the relationship between ZIS and the welfare of *Mustahik* is positively correlated with improving the quality of life of *Mustahik*, including health aspects. Ebaidalla and Iddress (2022) found that *zakat* helps most low-income families to access health services. They stated that *zakat* can contribute to access to health facilities and fund the provision of health insurance for poor *Mustahik* in Sudan, which can impact increasing health levels and life expectancy. ZIS can help to increase life expectancy (Berasa et al., 2023; Syahrul Hidayat et al., 2023). Thus, ZIS has a significant and positive effect on life expectancy. This means that ZIS will help increase the *Mustahik* health index.

In this case, BAZNAS West Sumatra is quite active in distributing aid to *Mustahik* through house renovations so that *Mustahik* can get a habitable house. Likewise, BAZNAS Sijunjung distributed *zakat* to construct sanitation infrastructure in 2023. Sanitation is an essential aspect of maintaining public health. *Zakat*, *Infaq* and *Sadaqah* can be used to build or improve sanitation infrastructure in underdeveloped areas, such as wells, toilets or clean water pipes. This helps *Mustahik* to live in a healthier environment and reduces disease risk.



### **The Influence of Zakat, Infaq and Sadaqah on the Average Years of Schooling of a *Mustahik***

This research proves that ZIS has a positive and significant effect on the average length of schooling. This is proven by the coefficient value of 0.2368 at a significance level of 0.0005 which is smaller than ( $\alpha$ ) of 0.05. Furthermore, the Adjusted R Square value in the table shows a figure of 0.0806, meaning that the ZIS variable influences the MYS variable by 8.06%. The role of *Zakat, Infaq, and Sadaqah* towards the average length of schooling can be seen from the opportunities *Mustahik* has in general to get the opportunity to get a decent education. Higher education can help *Mustahik* get a good job to support future income. In this way, *Mustahik* can improve the quality of life. The findings of this research are in line with the research findings of (Mawardi et al., 2023), which stated that ZIS can improve the welfare of *Mustahik*, primarily by increasing the assets and quality of family education. Likewise, research findings by Rahmat and Nurzaman (2019) showed that *zakat maal* significantly influences the level of welfare of *Mustahik* as measured by the increase in education of orphans.

These findings prove that the distribution of *zakat* for education plays a quite significant role. This also shows the important role of BAZNAS in distributing *zakat* to *Mustahik* through educational scholarships. To improve education in West Sumatra, BAZNAS also provides scholarships to outstanding students who have financial problems. *Zakat, Infaq and Sadaqah* can increase the accessibility, quality and equality of *Mustahik* education. *Mustahik* who are assisted in financing education will have a better opportunity to develop their potential, improve their quality of life, and contribute positively to development.

### **The Influence of Zakat, Infaq and Sadaqah on the Expenditures of *Mustahik*.**

The findings of this research prove that ZIS has a positive and significant effect on *Mustahik* expenditure. This is proven by the coefficient value of 0.0503 at a significance level of 0.0000, which is smaller than ( $\alpha$ ) of 0.05. Furthermore, the Adjusted R Square value shows the number 0.1614. This means that the *Zakat, Infaq and Sadaqah* (ZIS) variables contributed 16.14%. The role of ZIS in population expenditure is reflected in the *Mustahik* purchasing power index. The positive relationship produced in this research is in line with research conducted by Sarif, Ali, and Kamri (2024) that from an





economic perspective, *zakat* funds distributed by *zakat* institutions to *Mustahik* can create prosperity because these funds are used as working capital. ZIS funds flowing to *Mustahik* will increase the purchasing power of *Mustahik* (Rodoni, 2020), which can be seen from their per capita expenditure. Because the welfare of a society can be described by the size of household income (Arouri et al., 2015). The value of household expenditure can indicate the level of welfare of the population in an area.

The findings of this research are in line with the research findings of Rohimah (2023), where the distribution of ZIS, coaching and mentoring can improve the welfare of *Mustahik*, significantly increasing the income and purchasing power of *Mustahik*. This is in line with research findings of (Ridwan & Andriyanto, 2018) that through *zakat* assistance, the income of *Mustahik* households will increase, leading to changes in the *Mustahik's* spirituality. This is no different from the findings of (Rozalinda, 2023), based on the CIBEST model, it shows that the presence of ZIS assistance will reduce the material poverty index. To improve the *Mustahik* economy, BAZNAS of West Sumatra helps develop MSMEs, and this assistance is given to business groups who are less able to develop their businesses. This assistance is used for businesses that are productive and appropriate so that they can revive the economy of the business group concerned. Regarding the influence of ZIS on the *Mustahik* economy, (Ridlo & Wardani, 2020) emphasized that ZIS has a significant positive impact on economic growth. Likewise, Zuliansyah, Pratomo, and Supriyaningsih (2022) emphasized that ZIS distributed to poor people will enable them to meet their needs.

These findings illustrate that Islamic philanthropic funds distributed by BAZNAZ of West Sumatra can increase HDI in this province. This Islamic social finance instrument plays a role in increasing HDI through support for the health, education and economic sectors. For the health sector, ZIS funds can be used to provide medical services for underprivileged *Mustahik*, support the construction of health facilities, provide medicines, and provide medical services for *Mustahik* who need them. Meanwhile, for the education sector, ZIS funds can be allocated to support educational assistance programs for underprivileged children. This is in the form of scholarships ranging from Madrasah Ibtidaiyah/Primary Schools to Universities and assistance for school supplies such as clothes, book bags and shoes, and development of educational infrastructure. Then, for the economic sector, ZIS can be distributed as business capital assistance for *Mustahik*, which are micro and



small businesses, or to provide facilities for businesses such as wheelbarrows, sewing machines, agricultural equipment, and so on.

With adequate needs in terms of health, education and income, poor and needy people can access development results and ultimately have the potential for the country's economic development. Thus, in the end, ZIS will improve human quality, which is reflected in the increase in HDI figures. In line with Abdullah, Derus, and Al-Malkawi (2015) in their research found that *Zakat, Infaq* and *Sadaqah* (ZIS) can influence poverty reduction. In addition, to develop an integrated and sustainable ZIS program with a focus on empowering *Mustahik*. In implementing this program, strong cooperation between the government, religious institutions, and *Mustahik* organizations, as well as partnerships with educational, health and economic institutions are needed. Increasing *Mustahik* awareness, transparent implementation, and good monitoring must also be a priority. With a holistic approach involving education, health and the economy, the ZIS program can significantly impact increase the average length of schooling, per capita expenditure and life expectancy of *Mustahik* in a sustainable manner.

Based on the findings of this research, BAZNAZ can implement it in the form of collaboration and cooperation between BAZNAS and the existing Amil *Zakat* Institution (LAZ) so that the program to increase the human development index through Islamic social funds can be achieved effectively and efficiently. By synergizing ZIS with *waqf*, BAZNAZ can also synergize with the Indonesian Waqf Board (BWI) or existing *nazir waqf* institutions. In implementing work programs related to health, education and the economy. the community will feel The impact of the synergy program between ZIS and *waqf* (ZISWAF). As confirmed by (Hassan, Amuda, and Parveen 2017; Mukhid 2024) *Zakat, waqf, and Sadaqah* institutions can be effective financial instruments for human development.

## CONCLUSIONS

The findings of this research indicate that the allocation of ZIS funding to BAZNAZ in West Sumatra has a positive and significant influence on the average length of education, life expectancy, and per capita expenditure on *Mustahik* in West Sumatra. Accordingly, if ZIS funds are distributed more widely, life expectancy, the average length of schooling, and per-capita expenditure for *Mustahik* in West Sumatra will all increase. ZIS funds are



allocated for basic health services, increasing access to health care, in turn increasing the life expectancy of *Mustahik*. Through allocating ZIS funds for education, underprivileged individuals can have better access to formal education. This will undoubtedly lengthen the average length of schooling. In addition, financial support from ZIS can increase the per capita expenditure of low-income families. It proves that *Zakat* can improve the *Mustahik's* quality of life. This research does not yet establish a connection between ZIS and waqf; instead, it focuses only on the impact of ZIS distribution, as provided by BAZNAS, on HDI in West Sumatra. It is recommended that further research investigate this theme with waqf instruments. As a result, this research adds to the advancement of knowledge in Islamic Philanthropic Economics by giving empirical proof of the impact of ZIS on human resource development. The findings of this research also contribute to the West Sumatra provincial government regarding the potential of ZIS as an alternative financing for human resource development in West Sumatra.

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